SCHWEIZERISCHE NATIONALBANK
BANQUE NATIONALE SUISSE
BANCA NAZIONALE SVIZZERA
BANCA NAZIUNALA SVIZRA
SWISS NATIONAL BANK

Survey EURO2
Forms EUXX

BIS locational banking statistics

Reporting entity: Bank office

NOTES

I. SURVEY CHARACTERISTICS

COVERAGE
Country breakdown of items on the assets and liabilities sides of the balance sheet, as well as fiduciary transactions; broken down by economic sector, currency and residual maturity. The survey follows the requirements of the Bank for International Settlements (BIS).

TYPE OF SURVEY
Partial sample survey

REPORTING ENTITY
Bank office. This encompasses all domestic bank offices. Domestic territory is deemed to include Switzerland and the Principality of Liechtenstein.

REPORTING INSTITUTIONS
The reporting obligation applies to banks in Switzerland and the Principality of Liechtenstein for which the sum of assets and fiduciary assets abroad or the sum of liabilities and fiduciary liabilities abroad exceeds CHF 1.7 billion.

FREQUENCY
The locational banking statistics survey is performed quarterly; the reference date is the end of the quarter.

DEADLINE
The submission deadline is 25 days after the reference date.

PARTICIPANTS
Bank for International Settlements (BIS)

II. NOTES ON ITEMS SURVEYED

FORMS

EU00	Reporting of conversion rates used in the balance sheet
EU11_[1…7]	Total claims
EU12_[1…7]	Total liabilities
EU121	Total liabilities, survey of additional items
EU21_[1…7]	Liquid assets and loans
EU22_[1…7]	Deposits
EU31_[1…7]	Debt securities held
EU32_[1…7]	Debt securities issued
EU41_[1…7]	Fiduciary claims
EU42_[1…7]	Fiduciary liabilities
	The sum total from forms EU21 and EU31 (or from EU22 and EU32) does not amount to the total from form EU11 (or EU12).
Breakdown by currency	The locational banking statistics are broken down by currency. In the corresponding forms, this is denoted by the use of square brackets [1…7]; a separate form records the information for each currency. The total for all currencies [_1] is the sum of the individual currencies [_2…_7].
_1	All currencies, total
_2	denominated in Swiss francs
_3	denominated in US dollars
_4	denominated in euros
_5	denominated in Japanese yen
_6	denominated in pounds sterling
_7	denominated in other currencies

ITEMS AND BREAKDOWNS

Balance sheet items are to be reported according to the FINMA Accounting Ordinance and FINMA Circ. 20/1, Annex 1.[1] An overview of the balance sheet items to be reported can be found in table 1. Precious metal items are not to be reported.

Fiduciary transactions

The basis for the reporting of fiduciary transactions (forms EU41 and EU42) is FINMA Circ. 20/1, Annex 4, item 30.

For the reporting of crypto-based assets under fiduciary transactions, please refer to FINMA Guidance 03/2025 ‘Disclosure of cryptobased assets in banks’ annual financial statements’ and to FINMA Guidance 08/2023 ‘Staking’.

Breakdown by residual maturity

Forms EU11, EU21 and EU31 cover claims broken down by residual maturity. The residual maturity of a claim is considered to be unallocated if no exact maturity can be allocated to the claim, e. g. in the case of participations, shares, or tangible fixed assets. Claims ‘at sight’ and ‘callable’ should be allocated to the maturity category ‘up to and including 1 year’.[2] The issued debt securities in form EU32 are likewise recorded according to residual maturity.

1 FINMA Accounting Ordinance (RelV-FINMA; SR 952.024.1) and 2020/1 FINMA Circular ‘Accounting – banks’ (FINMA Circ. 20/1).
2 Definitions of the terms ‘at sight’ and ‘callable’ can be found in the notes on the Comprehensive monthly balance sheet survey (only available in German and French).

Breakdown by sector

The sectoral breakdown follows the European System of National and Regional Accounts (ESA) and the guidelines of the BIS. The sectors and subsectors as well as the allocation system are described in detail in the annex ‘Breakdown by sector and designation of counterparty sector’.

Items for which there is no counterparty (buildings, real estate, tangible fixed assets, accrued income and prepaid expenses, equity capital) are allocated to the sector ‘not assignable to any sector’. Debt securities issued by banks (liabilities from cash bonds, bond issues, money market instruments including bills of exchange and cheques) are allocated to the sector ‘various sectors’, even if the counterparty is clear or known.

Breakdown by country

– The countries list is based on the requirements of the BIS (cf. also ‘Explanations concerning the list of countries’).
– The row ‘not assignable to any country’ is for items which cannot be assigned to any particular country (e. g. equity capital).
– The row ‘various countries’ is for items for which the counterparty (and therefore the counterparty’s domicile) is not clear or is unknown. Issued debt securities (liabilities from money market instruments including bills of exchange and cheques, cash bonds, bond issues) are to be allocated to the row ‘various countries’, even if the counterparty is clear or known.

TABLE 1: BALANCE SHEET ITEMS TO BE RECORDED AND THEIR ALLOCATION BY COUNTRY, SECTOR AND CATEGORY OF CLAIM/LIABILITY

Balance sheet items are to be allocated and valued according to FINMA Circ. 20/1. Precious metal items are not to be reported. The table merely provides an overview and is by no means exhaustive.

Assets	Country	Sector	Category
Liquid assets			
Notes, coins foreign currencies	Domicile of issuing monetary authority	Central banks/monetary authorities	Total, liquid assets and loans
Balances with foreign post offices	Domicile of post office	Non-financial corporations	Total, liquid assets and loans
Sight deposits with a central bank	Domicile of central bank	Central banks/monetary authorities	Total, liquid assets and loans
Sight balances at clearing houses recognised by FINMA	Domicile of clearing house	Banks	Total, liquid assets and loans
Amounts due from banks			
Bills of exchange and cheques	Domicile of drawee or issuer	Banks	Total, debt securities held
Other amounts due from banks	Domicile of bank	Banks	Total, liquid assets and loans
Amounts due arising from securities funding operations			
Due from banks	Domicile of bank	Banks	Total, liquid assets and loans
Due from customers	Domicile of debtor	Sector of debtor	Total, liquid assets and loans
Amounts due from customers			
Bills of exchange and cheques	Domicile of drawee or issuer	Sector of drawee	Total, debt securities held
Other amounts due from customers	Domicile of debtor	Sector of debtor	Total, liquid assets and loans
Mortgage loans	Domicile of debtor	Sector of debtor	Total, liquid assets and loans
Trading business			
Debt securities, money market instruments/transactions	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Own shares	Switzerland	Banks	Total
Physical and dematerialised commodities	Location of assets	Not assignable to any sector	Total
Other trading assets	Location of assets	Not assignable to any sector	Total
Combined products	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Positive replacement values of derivative financial instruments	Domicile of derivatives counterparty	Sector of derivatives counterparty	Total
Other financial instruments at fair value			
Structured products	Domicile of issuer	Sector of issuer	Total, debt securities held
Miscellaneous financial instruments at fair value	Cf. respective financial instrument	Cf. respective financial instrument	Cf. respective financial instrument

Assets	Country	Sector	Category
Financial investments			
Securities/book-entry securities	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Money market instruments	Domicile of issuer	Sector of issuer	Total, debt securities held
Book-entry securities based on money market and similar instruments	Domicile of issuer	Sector of issuer	Total, debt securities held
Debt register claims against public law institutions	Domicile of issuer	Public sector and social security funds	Total, debt securities held
Real estate	Location of real estate	Not assignable to any sector	Total
Equity securities and goods	Location of assets	Not assignable to any sector	Total
Combined products	Domicile of issuer	Sector of issuer	Total (including shares), debt securities held (excluding shares and investment fund units)
Accrued income and prepaid expenses	Not assignable to any country	Not assignable to any sector	Total
Participating interests			
Equity securities of enterprises	Domicile of issuer	Sector of issuer	Total
Participating interests possessing an infrastructure character for the bank	Domicile of issuer	Sector of issuer	Total
Amounts due from enterprises in which the bank has a permanent holding (deemed to be equity for taxation purposes)	Domicile of issuer	Sector of issuer	Total
Tangible fixed assets	Location of assets	Not assignable to any sector	Total
Intangible fixed assets	Not assignable to any country	Not assignable to any sector	Total
Other assets	Allocation where possible, otherwise 'not assignable to any country'	Allocation where possible, otherwise 'not assignable to any sector'	Total
Unpaid capital	Domicile of debtor	Sector of debtor	Total
Fiduciary assets	Domicile of debtor	Sector of debtor	Fiduciary transactions

Liabilities	Country	Sector	Category
Amounts due to banks			
Liabilities from money market instruments including bills of exchange and cheques	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Other amounts due to banks	Domicile of bank	Banks	Total, deposits
Liabilities arising from securities funding operations			
Due to banks	Domicile of bank	Banks	Total, deposits
Due to customers	Domicile of creditor	Sector of creditor	Total, deposits
Amounts due to customers from deposits			
Liabilities from money market instruments including bills of exchange and cheques	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Other amounts due to customers from deposits	Domicile of creditor	Sector of creditor	Total, deposits
Liabilities from trading business	Domicile of issuer	Sector of issuer	Total
Negative replacement values of derivative financial instruments	Domicile of derivatives counterparty	Sector of derivatives counterparty	Total
Liabilities from other financial instruments at fair value	Cf. respective financial instrument	Cf. respective financial instrument	Cf. respective financial instrument
Cash bonds	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Bond issues and central mortgage institution loans			
Bond issues and money market instruments	Various countries (even where allocation is possible)	Various sectors (even where allocation is possible)	Total, debt securities issued
Loans from central mortgage institutions and central issuing authorities	Domicile of creditor	Sector of creditor	Total, deposits
Accrued expenses and deferred income	Not assignable to any country	Not assignable to any sector	Total
Other liabilities			
Indirect taxes	Domicile of tax authority	Public sector and social security funds	Total
Miscellaneous other liabilities	Allocation where possible, otherwise 'not assignable to any country'	Allocation where possible, otherwise 'not assignable to any sector'	Total
Provisions	Not assignable to any country	Not assignable to any sector	Total
Reserves for general banking risks	Not assignable to any country	Not assignable to any sector	Total
Bank's capital	Not assignable to any country	Not assignable to any sector	Total
Statutory capital reserves	Not assignable to any country	Not assignable to any sector	Total
Statutory retained earnings	Not assignable to any country	Not assignable to any sector	Total
Voluntary retained earnings	Not assignable to any country	Not assignable to any sector	Total
Own capital shares (negative item)	Not assignable to any country	Not assignable to any sector	Total
Profit/loss carried forward	Not assignable to any country	Not assignable to any sector	Total
Profit/loss (net result for period)	Not assignable to any country	Not assignable to any sector	Total
Fiduciary liabilities	Domicile of creditor	Sector of creditor	Fiduciary transactions

Definition of form items	
Liquid assets and loans	Liquid assets, amounts due from banks (excluding money market instruments, bills of exchange and cheques recorded under that item), amounts due from customers (excluding money market instruments, bills of exchange and cheques recorded under that item), mortgage loans, amounts due arising from securities funding operations; including corresponding items which the bank has chosen to record at fair value as per art. 15 RelV-FINMA. All amounts due from linked bank entities should be recorded under liquid assets and loans.
Deposits	Amounts due to banks (excluding money market instruments, bills of exchange and cheques recorded under that item), liabilities arising from securities funding operations, amounts due to customers from deposits (excluding money market instruments, bills of exchange and cheques recorded under that item), central mortgage institution loans, including corresponding items which the bank has chosen to record at fair value as per art. 15 RelV-FINMA. All amounts due to linked bank entities should be recorded under deposits.
Debt securities held by the bank	Debt securities recorded under trading portfolios and financial investments, as well as bills of exchange and cheques recorded under amounts due from banks and amounts due from customers
Debt securities issued by the bank	Money market instruments including bills of exchange and cheques; cash bonds, bond issues
Equity capital	Bank's capital, reserves (excluding reserves for general banking risks), profit/loss carried forward

ANNEX: BREAKDOWN BY SECTOR AND DESIGNATION OF COUNTERPARTY SECTOR

The balance sheet items and fiduciary items are broken down by counterparty sector. The sectoral breakdown is based on the (main) sectors and subsectors in ESA 2010 (cf. table 3).

The counterparty's legal form is the determining factor for its allocation to a sector/subsector; for certain counterparties, the NOGA code is also relevant.

– Counterparties 'without legal form' (e.g. individuals with income from gainful employment) are assigned to the 'Households' sector (S14).
– Counterparties 'with legal form' are assigned to sectors or subsectors (cf. table 2).

TABLE 2: OPTIONS FOR DESIGNATION OF COUNTERPARTY SECTOR/SUBSECTOR

Counterparty by domicile	Options for designation of counterparty's NOGA code	Options for designation of counterparty's sector/subsector	Additional information
Counterparty domiciled in **Switzerland**	– Determine NOGA code using KUBB tool (SFSO) (www.kubb-tool.bfs.admin.ch/en) – Request NOGA code using CHE UID from BURweb[3]	– Designation of sector/subsector using the allocation matrix (with legal form & NOGA code) – Request the sector/subsector using CHE UID from BURweb[3]	– Counterparties 'without legal form' (e.g. individuals with income from gainful employment) are assigned to the 'Households' sector (S14).
Counterparty domiciled in **Liechtenstein**	– Determine NOGA code using KUBB tool (SFSO) (www.kubb-tool.bfs.admin.ch/en) – Request NOGA code using CHE UID from BURweb[3]	– Designation of sector/subsector using the allocation matrix (with legal form & NOGA code)	– Counterparties domiciled in the Principality of Liechtenstein are also deemed to be domestic in EURO2. – NOGA also applies to Liechtenstein. – Counterparties 'without legal form' (e.g. individuals with income from gainful employment) are assigned to the 'Households' sector (S14). – For counterparties domiciled in the Principality of Liechtenstein that also have a CHE UID, the NOGA code can likewise be retrieved via the SFSO's BER web service and used. However, the BER sector S2 'Rest of the world' may not be used in EURO2, and must instead be overridden with the appropriate (sub)sector S11 to S15.
Counterparty domiciled **abroad**	– Determine NOGA code using KUBB tool (SFSO) (www.kubb-tool.bfs.admin.ch/en)	– Designation of sector/subsector using NOGA code (alternatively using NACE code)	– Counterparties 'without legal form' (e.g. individuals with income from gainful employment) are assigned to the 'Households' sector (S14).

3 **Request the NOGA code and sector/subsector from the BER using the BER web service**
For counterparties that have a Swiss enterprise identification number (CHE UID) and are recorded in the Business and Enterprise Register (BER) of the SFSO, the sector/subsector designated by the SFSO as well as the NOGA code can be retrieved from the BER using a web service. For this purpose, the counterparties' UIDs are uploaded and returned via the BER interface with their corresponding NOGA codes and sectors. API BurWeb-Version 1.0 (www.bfs.admin.ch/bfs/de/home/register/unternehmensregister/betriebs-unternehmensregister/burweb/dokumentation.assetdetail.23064651.html).
One annually renewable application to access BURWeb online can be made per legal entity (www.burweb2.admin.ch/BurWeb/RegistrationWizard.aspx). When doing so, the following two web service authorisations must be selected:
– institutional sector request (only as REST API)
– NOGA code request (also as REST API).

TABLE 3: MAIN SECTORS, SUBSECTORS, ITEMS SURVEYED, COUNTERPARTY ALLOCATION

Main sectors / subsectors Designation as per ESA 2010		Items surveyed Designations in current EUXX survey forms		Domestic counterparties Allocation to the items surveyed	Foreign counterparties Allocation to the items surveyed based on NOGA 2008 / NOGA 2025	Additional information
–		**Col. 01**	**Total**			
S11	**Non-financial corporations**	**Col. 02**	**Non-financial corporations (S11)**	Allocation based on counterparty's legal form and NOGA code	Allocation based on NOGA codes: – 01–63, 68–692, 701002–82, 86, 872–873, 90, 9102–941, 95–96, 99 – 85: If private – 871, 879–8891, 889902, 889909, 9101, 9499: If private, excluding the legal forms 'association'/'foundation'	NOGA 85: Only private schools are assigned to non-financial corporations; state schools should be assigned to the public sector. NOGA 871, 879–8891, 889902, 889909, 9101, 9499: If a distinction between private and public institutions and at the same time by legal form is not possible, the legal form is the determining factor. If the legal form is private and neither an association nor foundation, the institution is allocated to non-financial corporations. If the legal form is public and neither an association nor a foundation, the institution should be recorded under public sector This sector also includes the holding companies of groups whose various parts mainly come under 'Non-financial corporations'.
S12	**Financial corporations**	**Col. 03**	**Financial corporations (S12)**		Allocation based on NOGA codes: 64–66	–
S122	Deposit-taking corporations except the central bank	Col. 04	Banks (S122)		Allocation based on NOGA code: 641902–641912 (NOGA 2008), 6419 (NOGA 2025)	–
		Col. 05	of which towards own branches and subsidiaries	All legally independent or dependent subsidiaries in Switzerland and abroad as well as foreign branches, provided their main business is banking.		–
		Col. 06	Central banks/monetary authorities (S121)	NOGA code 641100	Central bank and monetary authority websites (www.bis.org)	–
		Col. 07	Multilateral development banks	'List of international organisations', BOP Vademecum November 2025/July 2026, Appendix A7 (EUROSTAT).		–
S12L / S123	Money market funds	Col. 08	Other financial corporations (S123 to S129)	Allocation based on counterparty's legal form and NOGA code	Allocation based on NOGA codes: 641901 (NOGA 2008), 642–66	–
S12L / S124	Investment funds					
S125	Other financial intermediaries, except insurance corporations and pension funds					
S126	Financial auxiliaries					
S127	Captive financial institutions and money lenders					
S128	Insurance corporations					
S129	Pension funds					

Main sectors / subsectors Designation as per ESA 2010		Items surveyed Designations in current EUXX survey forms		Domestic counterparties Allocation to the items surveyed	Foreign counterparties	
					Allocation to the items surveyed based on NOGA 2008 / NOGA 2025	Additional information
S14	**Households**	**Col. 09**	**Households and non-profit institutions serving households (S14 + S15)**	Allocation based on counterparty's legal form and NOGA code Counterparties without legal form	Counterparties without legal form Allocation based on NOGA codes: – 942–9492, 97–98 – 871, 879–889902, 9101, 9499: If legal form is 'association' or 'foundation'	This includes private individuals (persons employed by others, unemployed persons, pensioners, community of heirs, students, children) and self-employed persons (with and without NOGA code).
S15	**Non-profit institutions serving households**					
S13	**General government**	**Col. 10**	**Public sector and social security funds (S13)**	Allocation based on counterparty's legal form and NOGA code	Allocation based on NOGA codes: – 841–842: At the respective government level – 85: If public – 879–88, 9101, 9499: If public, excluding the legal forms 'association'/'foundation' – 843	NOGA 85: Only state schools are assigned to the public sector; private schools should be assigned to non-financial corporations NOGA 879–88, 9101, 9499: If a distinction between private and public institution and at the same time by legal form is not possible, the legal form is the determining factor. If the legal form is private and neither an association nor foundation, the institution is allocated to non-financial corporations. If the legal form is public and neither an association nor a foundation, the institution should be recorded under public sector.
S1311	Central government					
S1312	State government					
S1313	Local government					
S1314	Social security funds					
S13U	Other general government (subsector not identified)					
		Col. 11	of which international organisations	'List of international organisations', BOP Vademecum November 2025/July 2026, Appendix A7 (EUROSTAT)		–
S9	**Unspecified sector**	**Col. 12**	**Other sectors: Various sectors**	Items for which the counterparty is not clear. This is the case for issued debt securities, for example.		–
		Col. 13	**Other sectors: Not assignable to any sectors**	Items for which there is no counterparty (buildings, real estate, accrued income and prepaid expenses, tangible fixed assets, etc.)		–

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P.O. Box, CH-8022 Zurich
Telephone +41 58 631 00 00

Questions on data deliveries
esurvey.support@snb.ch

Questions on surveys
statistik.erhebungen@snb.ch

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